

Fill in this information to identify the case:

Debtor 1 Lamont D Henry

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 20-10598-mdc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NATIONS LENDING CORPORATION

Court claim no. (if known): 3-1

Last 4 digits of any number you use to identify the debtor's account: 1151

Date of payment change: 2/1/2023

Must be at least 21 days after date of this notice

New total payment: \$1,055.68

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$507.61

New escrow payment: \$573.37

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Lamont D Henry

Print Name

Middle Name

Last Name

Case number (if known) 20-10598-mdc

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Charles G. Wohlrab

Signature

Date 12/20/2022

Print

Charles G. Wohlrab, Esq.

First Name

Middle Name

Last Name

Title

Authorized Agent for Creditor

Company

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address

130 Clinton Rd #202

Number Street

Fairfield NJ 7004

City

State

ZIP Code

Contact Phone

470-321-7112

Email

cwohlab@raslg.com

To the extent any prior interest rate adjustments under the terms of the loan documents or prior escrow adjustments were not noticed in this Court pursuant to Bankruptcy Rule 3002.1 after December 1, 2011 or the Petition Date (whichever is later), Creditor will credit the debtor, as appropriate, to give the debtor the benefit of any lower payment amount as provided under the loan documents, escrow analysis, or a notice previously filed with this Court pursuant to Bankruptcy Rule 3002.1. This does not constitute a modification of the payment obligations under the terms of the promissory note, mortgage, or other loan documents.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on December 22, 2022, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

LAMONT D HENRY
1910 CARTER RD
FOLCROFT, PA 19032

And via electronic mail to:

BRAD J. SADEK
SADEK AND COOPER
1500 JFK BOULEVARD, STE 220
PHILADELPHIA, PA 19102

KENNETH E. WEST
OFFICE OF THE CHAPTER 13 STANDING TRUSTEE
1234 MARKET STREET - SUITE 1813
PHILADELPHIA, PA 19107

UNITED STATES TRUSTEE
OFFICE OF THE U.S. TRUSTEE
ROBERT N.C. NIX FEDERAL BUILDING
SUITE 300
PHILADELPHIA, PA 19107

By: /s/ Lorena Delgado
Lorena Delgado
ldelgado@raslg.com

P.O. Box 8068 | Virginia Beach, VA 23450

LAMONT D HENRY
 LAW OFFICE OF MICHAEL A. COHEN
 C/O MICHAEL ADAM COHEN
 2113 SNYDER AVE
 PHILADELPHIA PA 19145-2719

Statement Date: 11/18/2022

Annual Escrow Account Disclosure Statement	
Loan Number:	
Review Period:	03/2022 to 01/2023
Escrow Shortage:	\$-522.44

Current Mortgage Payment	
Principal and/or Interest:	\$482.31
Escrow (Taxes and/or Insurance):	\$503.02
Prorated Shortage:	\$17.60
Total Monthly Payment:	\$1,002.93

New Mortgage Payment	
Principal and/or Interest:	\$482.31
Escrow (Taxes and/or Insurance):	\$529.83
Prorated Shortage:	\$43.54
Total New Monthly Payment	\$1,055.68
Effective Due Date:	02/01/2023

Contact Us
Customer Service/Pay-by-Phone 1.844.436.0375* <i>*Calls are randomly monitored and recorded to ensure quality service.</i>
Hours Monday - Friday: 8 a.m. to 10 p.m. EST Saturday: 8 a.m. to 3 p.m. EST
Website: www.nationslending.com

Autodraft Customers: If your mortgage payment amount has changed, we'll adjust your payment for you.

Online Bill Payment Customers: If your mortgage payment amount has changed, you will need to contact your financial services provider to adjust your payment.

Account History					
The following statement of activity in your escrow account from 03/2022 through 01/2023 displays actual activity as it occurred in your escrow account during that period. If your loan was transferred by another mortgage servicer, the prior projection information may not be included below.					
Month	Activity	Projected Amount	Actual Amount	Projected Escrow Balance	Actual Escrow Balance
	Starting Balance			\$3,578.45	\$-1,575.79
March	Deposit	\$503.02	\$0.00	\$4,081.47	\$-1,575.79
March	MIP/PMI Disbursement	\$55.72	*	\$4,025.75	\$-1,575.79
March	County Tax Disbursement	\$311.89	*	\$3,713.86	\$-1,575.79
March	City Tax Disbursement	\$856.68	\$951.82*	\$2,857.18	\$-2,527.61
March	MIP/PMI Disbursement		\$54.51*	\$2,857.18	\$-2,582.12
April	Deposit	\$503.02	\$0.00	\$3,360.20	\$-2,582.12
April	MIP/PMI Disbursement	\$55.72	*	\$3,304.48	\$-2,582.12
April	MIP/PMI Disbursement		\$54.51*	\$3,304.48	\$-2,636.63
May	Deposit	\$503.02	\$520.62*	\$3,807.50	\$-2,116.01
May	MIP/PMI Disbursement	\$55.72	*	\$3,751.78	\$-2,116.01
May	MIP/PMI Disbursement		\$54.51*	\$3,751.78	\$-2,170.52
June	Deposit	\$503.02	\$520.62*	\$4,254.80	\$-1,649.90
June	MIP/PMI Disbursement	\$55.72	*	\$4,199.08	\$-1,649.90
June	MIP/PMI Disbursement		\$54.51*	\$4,199.08	\$-1,704.41
July	Deposit	\$503.02	\$0.00	\$4,702.10	\$-1,704.41
July	MIP/PMI Disbursement	\$55.72	*	\$4,646.38	\$-1,704.41
July	MIP/PMI Disbursement		\$54.51*	\$4,646.38	\$-1,758.92
July	Hazard Insurance Disbursement		\$1,188.00*	\$4,646.38	\$-2,946.92
August	Deposit	\$503.02	\$0.00	\$5,149.40	\$-2,946.92
August	MIP/PMI Disbursement	\$55.72	*	\$5,093.68	\$-2,946.92
August	Other Tax Disbursement	\$3,130.08	\$3,252.17*	\$1,963.60	\$-6,199.09
August	Hazard Insurance Disbursement	\$1,069.00	*	\$894.60	\$-6,199.09
August	MIP/PMI Disbursement		\$54.51*	\$894.60	\$-6,253.60
September	Deposit	\$503.02	\$0.00	\$1,397.62	\$-6,253.60

See reverse side for additional important information.

LAMONT D HENRY
 LAW OFFICE OF MICHAEL A. COHEN
 C/O MICHAEL ADAM COHEN
 2113 SNYDER AVE
 PHILADELPHIA PA 19145-2719

Account History					
Month	Activity	Projected Amount	Actual Amount	Projected Escrow Balance	Actual Escrow Balance
September	MIP/PMI Disbursement	\$55.72	*	\$1,341.90	\$-6,253.60
September	MIP/PMI Disbursement		\$54.51*	\$1,341.90	\$-6,308.11
October	Deposit	\$503.02	\$0.00	\$1,844.92	\$-6,308.11
October	MIP/PMI Disbursement	\$55.72	*	\$1,789.20	\$-6,308.11
October	MIP/PMI Disbursement		\$54.51*	\$1,789.20	\$-6,362.62
November	Deposit	\$503.02	\$8,212.83*E	\$2,292.22	\$1,850.21
November	MIP/PMI Disbursement	\$55.72	*E	\$2,236.50	\$1,850.21
November	Deposit		\$0.00	\$2,236.50	\$1,850.21
November	MIP/PMI Disbursement		\$54.51*	\$2,236.50	\$1,795.70
December	Deposit	\$503.02	\$507.61*E	\$2,739.52	\$2,303.31
December	MIP/PMI Disbursement	\$55.72	\$54.51*E	\$2,683.80	\$2,248.80
January	Deposit	\$503.02	\$507.61*E	\$3,186.82	\$2,756.41
January	MIP/PMI Disbursement	\$55.72	\$54.51*E	\$3,131.10	\$2,701.90
	Total Deposits	\$5,533.22	\$10,269.29		
	Total Disbursements	\$5,980.57	\$5,991.60		
Account Balance as of 01/31/2023					\$2,701.90

An asterisk (*) appearing next to the amount indicates a difference from projected activity either in the amount or the date. The letter "E" next to an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur on the date shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$6,036.29. Your lowest monthly escrow balance should not have exceeded \$894.60, which is either 1/6 (also equal to no more than two months) of the total projected payments from the account as required by federal law or the reasonable amount required by state law or the amount required by your mortgage contract. Your actual lowest monthly balance was \$-6,362.62. The items with an asterisk on your Account History may explain this. For further explanation, call our toll-free number shown under the Contact Us section on this statement.

Total Anticipated Annual Disbursement					
We anticipate paying the escrow items listed below on your behalf in the upcoming 12-month period. The dollar amount shown may be the last amount paid for that item, or we may project the amount due as defined by federal law.					
Tax Item	Annual Expense	Anticipated Date(s) of Payment	Insurance Item	Annual Expense	Anticipated Date(s) of Payment
County Tax Disbursement	\$311.89	March 2023	MIP/PMI Disbursement	\$54.51	February 2023
City Tax Disbursement	\$951.82	March 2023	MIP/PMI Disbursement	\$54.51	March 2023
School Tax Disbursement	\$3,252.17	August 2023	MIP/PMI Disbursement	\$54.51	April 2023
			MIP/PMI Disbursement	\$54.51	May 2023
			MIP/PMI Disbursement	\$54.51	June 2023
			MIP/PMI Disbursement	\$54.51	July 2023
			MIP/PMI Disbursement	\$54.51	August 2023
			Hazard Insurance Disbursement	\$1,188.00	August 2023
			MIP/PMI Disbursement	\$54.51	September 2023
			MIP/PMI Disbursement	\$54.51	October 2023
			MIP/PMI Disbursement	\$54.51	November 2023
			MIP/PMI Disbursement	\$54.51	December 2023
			MIP/PMI Disbursement	\$54.51	January 2024
Total Anticipated Annual Disbursement = \$6,358.00					

Account Projections					
The following information covers your projected escrow account activity from 02/2023 to 01/2024. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The required Escrow Account Balance displays the amount actually required to be on hand as specified by federal law, state law, or your mortgage documents, and may include a cushion of up to one-sixth of your annual disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow analysis cycle.					
Month	Projected Payments	Disbursements		Projected Escrow	Required Escrow
	Projected	Projected	Description	Account Balance	Account Balance
			Beginning Balance	\$2,701.90	\$3,327.29
February	\$529.83	\$54.51	MIP/PMI Disbursement	\$3,177.22	\$3,802.61
March	\$529.83	\$54.51	MIP/PMI Disbursement	\$3,652.54	\$4,277.93
March		\$311.89	County Tax Disbursement	\$3,340.65	\$3,966.04
March		\$951.82	City Tax Disbursement	\$2,388.83	\$3,014.22
April	\$529.83	\$54.51	MIP/PMI Disbursement	\$2,864.15	\$3,489.54
May	\$529.83	\$54.51	MIP/PMI Disbursement	\$3,339.47	\$3,964.86
June	\$529.83	\$54.51	MIP/PMI Disbursement	\$3,814.79	\$4,440.18
July	\$529.83	\$54.51	MIP/PMI Disbursement	\$4,290.11	\$4,915.50
August	\$529.83	\$54.51	MIP/PMI Disbursement	\$4,765.43	\$5,390.82
August		\$3,252.17	Other Tax Disbursement	\$1,513.26	\$2,138.65
August		\$1,188.00	Hazard Insurance Disbursement	\$325.26	\$950.65
September	\$529.83	\$54.51	MIP/PMI Disbursement	\$800.58	\$1,425.97
October	\$529.83	\$54.51	MIP/PMI Disbursement	\$1,275.90	\$1,901.29
November	\$529.83	\$54.51	MIP/PMI Disbursement	\$1,751.22	\$2,376.61
December	\$529.83	\$54.51	MIP/PMI Disbursement	\$2,226.54	\$2,851.93
January	\$529.83	\$54.51	MIP/PMI Disbursement	\$2,701.86	\$3,327.25

Your Projected Escrow Account Balance as of 01/31/23 is \$2,701.90. Your Required Beginning Escrow Balance according to this analysis should be \$3,327.29. This means you have a shortage of \$-522.44. Per federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. **We will collect the shortage over 12 months.** Once during this period, your Required Escrow Account Balance should be reduced to \$950.65, as shown in August. This amount represents the cushion selected as allowed by your mortgage contract, federal and state law.

Balance Your Escrow Account

Each year your account is reviewed to make sure there is enough money to pay your property taxes and/or insurance. Federal law allows us to require a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months. The payments made to and from your escrow account last year help predict your account activity for next year. Last year's activity also helps predict what your lowest account balance is likely to be. To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to deposit additional funds or if we will provide a refund.

\$950.65	Your minimum required balance
\$325.26	Your projected lowest account balance for August
\$-522.44	Your escrow account surplus/shortage





Subservicing by LoanCare


P.O. Box 8068 | Virginia Beach, VA 23450

Understanding Your Escrow Changes

Over the past few years, we've worked to simplify our escrow statement. Now, understanding your escrow information is even easier. In this letter, we're breaking down your statement even further to explain the changes in your escrow account information.

 Read ahead to see your escrow payment breakdown and your projected disbursements

 Get answers to some of our most frequently asked questions about escrow accounts


 See how to view your escrow information online

Your Payment Information

Your current total monthly mortgage payment is \$1,002.93. Your total amount due will change by \$52.75. Your new total monthly payment will be \$1,055.68, effective 02/01/2023.

Your Escrow Shortage

Your projected escrow account balance as of 01/31/23 is \$2,701.90. Your required beginning escrow balance according to this analysis should be \$3,327.29. This means you have a shortage of \$522.44.

 A surplus or shortage in your escrow account commonly occurs when:

- > The projected amount at closing increases or decreases
- > Your property taxes increase or decrease
- > Your homeowners insurance increases or decreases
- > You change your homeowners insurance company
- > We pay delinquent taxes on your behalf

If you have questions about an increase in your property taxes or insurance premiums, please contact your local taxing authority or insurance agent.

Your shortage of \$522.44 will be divided into 12 installments of \$43.54 and added to your monthly payment. Your new monthly payment will be \$1,055.68, effective 02/01/2023.

If you choose to pay your shortage in full, please detach the stub at the bottom of your analysis statement, enclose it with your check and mail them to:

PO BOX 37628
PHILADELPHIA, PA 19101-0628

Please write your loan number on the Memo line of the check.

Once we receive your payment and apply it to your loan, your payment will be adjusted.

FREQUENTLY ASKED QUESTIONS

I thought I had a fixed rate. Why did my payment change?

Your mortgage payment is made up of two parts: your loan payment (principal and interest) and your escrow payment (taxes and insurance). Your loan payment does not increase or decrease unless you have an adjustable rate mortgage (ARM). The portion of your monthly mortgage payment that goes toward escrows (taxes, homeowners and/or mortgage insurance) will change based on your projected amounts due to be paid.

Your Mortgage Payment



* Your escrow payment may consist of the items in the three categories shown in gray.

Please note: this chart is provided for demonstration purposes only and is not intended to represent the specific amount you have in each category.

Why is there extra money in my escrow account?

Your escrow account makes sure you have money set aside to pay the necessary taxes and insurance.

A certain amount of the funds in your escrow account are designated to help keep your account from going negative. We call that an escrow cushion.

Think of your cushion as overdraft protection for your escrow account. Your cushion is designed to help offset any



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Even if you choose to pay your shortage in full, the amount of your payment may still change. Your escrow collections over the next 12 months may be increased to ensure enough funds are collected to pay your future taxes and insurance.

Please review the Account Projections section of your Annual Escrow Account Disclosure Statement to confirm the disbursement amounts of the escrowed items. If you find errors in this information, please confirm the disbursement amounts with your local taxing authority or insurance carrier and contact us to report any discrepancies.

Check Your Information Online

Visit www.nationslending servicing.com to:

- > View your current escrow account balance
- > View your payment information
- > View your estimated tax disbursement amounts
- > View your insurance premiums
- > Enroll for email notifications when escrow disbursements are made

If You Need Assistance

Our representatives are ready to assist you should you need further information or have additional questions or concerns. Call 1.844.436.0375 Monday-Friday, 8:00 A.M.-10:00 P.M. Eastern Time, and Saturday, 8:00 A.M.-3:00 P.M. Eastern Time.

Sincerely,

Escrow Department
LoanCare, LLC
NMLS ID 2916

This summary is not a substitute for the Annual Escrow Account Disclosure Statement and it is important that you still review the enclosed Annual Escrow Account Disclosure Statement in its entirety.

TO THE EXTENT THE FAIR DEBT COLLECTION PRACTICES ACT (FDCPA) AND/OR STATE DEBT COLLECTION LAWS ARE APPLICABLE, PLEASE BE ADVISED THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

How can I lower my escrow?

You may seek additional insurance quotes while maintaining the required coverage. You may contact your taxing authorities and ensure that you have taken advantage of all applicable exemptions. If you are able to reduce the cost of your insurance and/or are approved for an exemption, please make sure to provide us updated information.

Can I prepay my escrow so that my payments don't change?

No. You are required to pay 1/12th of each escrowed item monthly with your principal and interest payment.